

The Use of Social Media as a Marketing Strategy for Bank Syariah Indonesia (BSI) in Improving Brand Image

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Abstrak

This study aims to analyze the marketing strategy of Bank Syariah Indonesia (BSI) in utilizing social media to improve brand image. This study uses a qualitative approach by collecting secondary data from BSI's social media posts and relevant online articles. The results show that BSI's marketing strategy through social media includes education and information, customer interaction and engagement, social promotion and CSR, customer testimonials and reviews, influencer-based promotions, consistency in branding, use of paid advertising, and analysis and measurement. Factors that influence the effectiveness of this strategy include content quality, consistency, interaction, with users, use, influencers, planned promotions, use of attractive visuals, performance analysis and monitoring, community involvement, online reputation, technological innovation, market segmentation, and adaptation to trends. The positive impacts of social media use for BSI include increasing brand awareness, strengthening reputation and trust, direct interaction with customers, promotion of new products and services, market analysis and monitoring, image enhancement, humanism, strengthening relationships with the community, and public education about Islamic banking. This study suggests that BSI continue to develop their digital strategy to maintain and improve their brand image in the future.

Keywords: Islamic Bank, Brand Image, Social media, Marketing



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INTRODUCTION

The use of social media is increasingly widespread throughout the world, including in Indonesia. Individuals use it to search for information, share information, entertainment, relaxation, and social interaction. For companies and organizations, social media has become a primary tool for marketing communications. Unlike traditional media which is limited to one-way communication, social media allows for two-way or more conversations. Relying on social media as a marketing communications tool requires a more planned strategy, not only relying on internet technology, but also implementing effective communication tactics.(Moriandisyah 2015). Marketing is the process of satisfying consumer needs and wants through exchange. Companies need to develop effective marketing strategies to market their products. Often, products need to be designed or modified to suit the target market, based on the analysis of marketing strategies. Social media has become a popular promotional tool, not only for large companies, but also for small businesses. Social media marketing is a new approach to marketing that requires a more focused strategy to build relationships and communication with consumers, unlike traditional marketing methods.(Sibuea and Kando 2021).

Bank Syariah Indonesia (BSI) is the result of the merger of three state-owned Islamic banks in Indonesia, namely Bank BRI Syariah, Bank BNI Syariah, and Bank Syariah Mandiri (BSM). BSI was officially established on February 1, 2021, in the midst of the COVID-19 pandemic, with the aim of strengthening the performance of national Islamic banking. The merger of these banks is regulated in Government Regulation Number 28 of 1999, Law on Companies Number 40 of 2007, and Law on Islamic Banking Number 21 of 2008(Yaqin and

Wijayanti 2023). Marketing strategy according to Kotler and Armstrong is an approach that allows companies to provide value to customers and build mutually beneficial partnerships. According to Kurtz, marketing strategy is a company program to determine target markets and meet customer needs by combining elements such as marketing mix, product, price, and distribution. (Lailia and Dwiridotjahjono 2023). Almost everyone, from parents to children, has a smartphone equipped with social media applications in today's era. More than 5.35 billion people worldwide are connected to the internet, and 5.04 billion of them are actively using social media. The number of social media users continues to increase every year, indicating that the internet has changed the way almost everyone communicates. Social media not only functions as a means of communication but also as a platform for selling, sharing the latest information, and forming opinions about products. Many companies use social media as a marketing tool and a place to receive input, criticism, and suggestions from consumers. The increasing number of social media users further strengthens the position of companies or Islamic banks to promote banking products and services on social media. (Refilia and Pahlawi 2023).

A bank is a financial institution that collects funds from the public in the form of savings and distributes them back to the public in the form of credit or other forms to improve the standard of living of the public. Banks play an important role in society, functioning as intermediaries between parties with excess funds who deposit their funds in banks and parties who lack funds who receive financing from banks. Banks also function as investment institutions for the public. (Azlina, Shabri, and Qizam 2023). The internet and websites have fueled the development of various fields, including social media marketing strategies. Every day, millions of interactions occur on platforms such as Facebook, Twitter, LinkedIn, YouTube, and others. This phenomenon has changed the way companies interact with consumers, giving birth to a new field called Digital Marketing, which focuses on brand promotion, building preference, and increasing sales through digital marketing channels and leveraging the power of social media. Social media has changed the way consumers interact with brands, with online communication preferred over traditional channels such as press, television, telephone or email. This situation has forced companies to think strategically and develop positioning strategies for their products, services and brands in order to reach consumers effectively and outperform competitors. (Endarwati, Widyastuti, and Desfitriana 2022).

In today's digital era, Islamic banks need to adapt and innovate to achieve progress. Quoted from Jennifer Alexandra, who mentioned five domains of digital transformation (value, innovation, data, competition, and customers). These five domains are indicators that banks must pay attention to in order to keep up with technological developments in the digital era. Companies need to evolve in developing their business and utilizing technology to improve and expand their competitiveness, especially in increasing the number of customers. One important factor that is considered to be able to influence the increase in the number of customers is digital marketing (Masuwd, Wahyudi, and Ulumudin 2024). Digital marketing also makes it easier for customers to convey opinions, criticisms, and suggestions through platforms such as social media. This is known as E-WOM, which allows sharing experiences and product reviews on the internet so that they can be accessed by all social media users. The ease of access to information about Islamic bank products and services via the internet tries potential customers to understand and know the image of the Islamic bank, which ultimately creates trust and interest. Trust, interest, and decisions arise because of open information, motivating potential customers to use the product. (Maulidia, Adha, and Wahyudi 2024)

The decision to use banking services is influenced by the service marketing strategy known as the 7P marketing mix (Product, Price, Place, Promotion, People, Process, and Physical

Evidence). One strategy that can be done by a company in the marketing mix is to create a brand. Consumer choice of a product brand depends on the brand image attached to the product. According to Kotler and Keller, brand image is the public's perception of a company or its products. In order for the image to be embedded in the minds of consumers, marketers must show brand identity through available communication and brand contact media. Based on the background above, the author is interested in discussing the Use of Social Media as a Marketing Strategy for Islamic Banks in Improving Brand Image with the following problem formulation:

1. What is Bank Syariah Indonesia's (BSI) marketing strategy in utilizing social media to improve brand image?
2. What are the factors that influence the effectiveness of Islamic bank marketing strategies on social media in improving brand image?
3. What are the positive impacts of using social media for Islamic banks in improving brand image?

With the formulation of the problem, this study aims to analyze the marketing strategy of Islamic banks in utilizing social media to improve brand image, identify factors that influence the effectiveness of Islamic bank marketing strategies on social media in improving brand image, and determine the positive impact of using social media for Islamic banks in improving brand image. The author hopes that this study will benefit the community.

RESEARCH METHODS

This study aims to understand how Islamic banks utilize social media in building their brand image. This study uses a qualitative approach with secondary data to provide an in-depth picture of how Islamic banks use social media based on data collected from the internet. This study is a literature study that uses a descriptive method to provide an overview and explanation of the topic (Safitri and Fasa 2024). Data was collected from various sources, such as Bank Syariah Indonesia (BSI) social media posts on Instagram or other social media, as well as user responses and reviews related to the sharia bank brand. In addition, data was also collected from online articles discussing sharia bank marketing strategies and case studies available on the official website of the sharia bank. The collected data were analyzed using descriptive analysis techniques to interpret the data and explain phenomena related to marketing strategies on social media. The first stage is to summarize the data, namely filtering the data to select information that is relevant to the research objectives, such as types of marketing content, audience responses, and visual elements in Islamic bank social media posts. The filtered data were then classified based on the main theme and presented in the form of detailed descriptions. Furthermore, conclusions were drawn by identifying general patterns and marketing elements on social media that contribute to strengthening the brand image of Bank Syariah Indonesia (BSI) (Annadafah and Muayyad 2022). In the research process, the privacy of social media users is maintained by not displaying their identities or personal information, and all sources are cited ethically according to academic standards. With this descriptive approach, the study is expected to present a detailed picture of the use of social media as a marketing tool by Bank Syariah Indonesia (BSI) and its impact on public perception of the brand image of Indonesian Islamic banks.

RESEARCH RESULTS AND DISCUSSIONS

In today's digital era, Bank Syariah Indonesia (BSI) needs to utilize social media optimally as a marketing tool to improve its brand image. An effective marketing strategy through social media is the main key in building public awareness of Islamic banks and strengthening the

position of Bank Syariah Indonesia (BSI) in the Indonesian financial industry.(Hisam 2023). Currently, Bank Syariah Indonesia (BSI) has been active in utilizing social media in creating content through various digital platforms such as Instagram, YouTube, Facebook, LinkedIn, and its official website.



Figure1. Bank Syariah Indonesia (BSI) Instagram and Youtube account



Figure 2. Bank Syariah Indonesia (BSI) Facebook and LinkedIn account

Bank Syariah Indonesia (BSI) marketing strategy in utilizing social media to improve brand image

Bank Syariah Indonesia (BSI) utilizes social media as a strategic tool to enhance its brand image. Their strategy focuses on building strong connections with customers, increasing brand awareness, and promoting their products and services through engaging and interactive content.(Manurung, Anom, and Iswadi 2023). The marketing strategy of Bank Syariah Indonesia is:

1. Education and Information. BSI's social media can be used as an effective educational platform to introduce and explain the principles of Islamic banking to the public. In today's

information age, many people are looking for better knowledge and understanding of financial products and services. BSI can create engaging educational content, such as educational videos explaining various types of Islamic products, blog articles discussing related topics, or infographics that present data visually. For example, BSI can create a series of videos explaining the differences between murabahah and ijarah contracts, as well as the benefits of each for customers. In this way, BSI not only provides information, but also sheds its image as a transparent and reliable financial institution, and is committed to improving the financial literacy of the community.(Azwar 2023).

2. **Customer Engagement and Visibility.** Direct interaction with customers through social media is a very effective way to build a strong and mutually beneficial relationship. BSI can utilize interactive features on social media platforms, and live chat, to answer customer questions, receive feedback, and resolve complaints, for example, BSI can hold a live Q&A session on Instagram or Facebook, where customers can ask questions related to products and services. With this approach, BSI shows that they care about customer needs and satisfaction. This active engagement not only increases customer loyalty but also creates a community around the brand, where customers feel connected and valued.(Harahap et al. 2024).
3. **Social Promotion and CSR.** Through social media, BSI can highlight social activities and Corporate Social Responsibility (CSR) that are carried out. CSR activities not only show BSI's concern for the community, but also create a positive image for the public. BSI can share successful images of CSR programs that have been implemented, such as educational assistance for underprivileged children, health programs, or environmental initiatives. By presenting inspiring and touching content, BSI can attract public attention and raise awareness of their role in creating a positive impact. Effective social promotion can create an emotional connection between BSI and the community, which in turn can strengthen the brand image.
4. **Customer Testimonials and Reviews.** Customer testimonials and efforts are very powerful tools in building trust and credibility. BSI can actively ask customers to provide feedback about their experiences using products and services. Positive reviews can be published on social media in the form of posts, images, or videos. For example, BSI can create short videos featuring customers sharing their positive experiences, such as the ease of the financing process or satisfaction with customer service. By displaying these testimonials, BSI not only demonstrates the quality of their services, but also provides real evidence to potential customers that they can trust BSI. This can encourage more people to choose BSI as their financial institution.
5. **Influencer Based Promotion.** Partnering with influencers who have relevant audiences can be an effective strategy to increase BSI's brand awareness and image. Influencers have the power to influence the views and decisions of their followers. BSI can collaborate with influencers who have an understanding of Islamic banking and values that are in line with the brand.(Husni 2022). For example, influencers can create content that shows their experience using BSI products, such as savings or financing. In this way, BSI can reach a wider audience and build a positive image through recommendations from trusted figures. Influencer-based promotions can also create positive buzz on social media, which can attract more people's attention to the brand.
6. **Consistency in Branding.** Consistency in branding is essential to building a strong identity. BSI needs to ensure that all content shared on social media reflects the company's values, vision, and mission. The use of branding elements, such as logos, color palettes, and a consistent communication style will help audiences recognize BSI easily. For example, BSI can use the same template for all visual posts, so that audiences can immediately identify

content that comes from BSI. With this consistency, BSI not only builds brand awareness but also creates trust in the eyes of the public. Audiences will be more likely to choose brands that they know and trust.(Setiawati 2019).

7. Use of Paid Advertising. Paid advertising on social media is an effective strategy to reach a wider audience and increase awareness of a particular product or promotion. BSI can use platforms such as Facebook Ads or Instagram Ads to target specific demographics that match the products offered. For example, if BSI wants to promote a home financing product, they can target ads to social media users who are 25-40 years old and domiciled in urban areas. Paid advertising allows BSI to reach a more specific audience and increase the chances of conversion. In addition, BSI can also measure the effectiveness of advertising through data analysis, so that it can adjust the strategy if necessary.
8. Analysis and Measurement. Analyzing and measuring the performance of content shared on social media is essential to evaluate the success of the strategy and maximize results. BSI can use analytics tools to track various metrics, such as engagement, reach, and feedback on each promotion.(Rapizal 2024). With this data, BSI can identify the content that is most in demand by the audience and the most effective strategies. For example, if the data shows that educational videos get higher engagement than image posts, BSI can prioritize the creation of video content in the future. By conducting regular analysis and measurement, BSI can continuously improve its social media strategy and achieve optimal results, as well as adjust the approach based on the needs and preferences of the audience.

Factors influencing the effectiveness of Bank Syariah Indonesia (BSI) marketing strategy on social media in improving brand image

According to Kurniawan, effectiveness is defined as the ability of an organization or entity to carry out tasks, functions, programs, or missions smoothly and without pressure or tension among the implementers. In other words, effectiveness is achieved when all elements run in harmony and without obstacles. Based on this understanding, the achievement of effectiveness is influenced by various factors, including clear target determination, thorough planning, and adequate preparation such as time allocation, task division, productivity, and performance evaluation systems. By implementing a structured and comprehensive strategy, effectiveness can run well and achieve optimal results.(Vanni and Nadan 2023).

1. Content Quality. Relevant, informative, and engaging content is key to attracting attention and increasing brand awareness. Content that provides added value, such as product education, financial tips, or information about the bank's social activities, will be more effective.
2. Consistency. The frequency of posting and the messages delivered must be consistent to help build and maintain relationships with the audience, as well as help them recognize and remember the BSI brand.
3. Interaction with Users. Active interaction with users, such as replying to comments, answering questions, and acknowledging feedback, shows concern for customers and improves brand image.(Adawiyah and Zuhriya 2022).
4. Use of Influencers. Partnering with credible influencers who have relevant followers can expand reach and increase brand trust.
5. Planned Promotion. Well-planned social media promotion, including the use of paid advertising and targeted content, increases the effectiveness of a marketing strategy.
6. Interesting Use of Visuals. High-quality images and videos attract attention and increase engagement. Compelling visuals help convey messages effectively.

7. Performance Analysis and Monitoring. Monitoring the performance of social media promotions through analytics tools helps identify what works and what needs improvement.
8. Community Involvement. Involvement in social and community activities, and promoting them on social media, can improve brand image.
9. Online Reputation. A good online reputation, including positive reviews and testimonials from customers, influences public perception.
10. Technology Innovation. Using the latest technologies such as augmented reality (AR), virtual reality (VR), or chatbots, can engage audiences and provide unique experiences.
11. Market Segmentation. Proper market segmentation in social media promotion increases the relevance of the content delivered.
12. Adaptation to Trends. The ability to adapt to new trends in social media helps increase visibility and engagement. (Husna and Mala 2024)

The positive impact of using social media for Bank Syariah Indonesia (BSI) in improving brand image

The use of social media has a significant positive impact on Bank Syariah Indonesia (BSI) in improving its brand image and strengthening its position in the market. The positive impacts are:

1. Increase Brand Awareness. Social media allows Bank Syariah Indonesia (BSI) to reach a wider audience at a lower cost compared to traditional marketing methods. By utilizing platforms such as Facebook, Instagram, Youtube, and LinkedIn, Bank Syariah Indonesia (BSI) can introduce their products and services to potential customers who may not have previously known about Bank Syariah Indonesia (BSI) products and services.
2. Strengthening Reputation and Trust. Bank Syariah Indonesia (BSI) can use social media to share information about their compliance with sharia principles, transparency in operations, and their commitment to business ethics. By consistently conveying these messages, banks can build a strong reputation and increase customer trust.
3. Direct Interaction with Customers. Social media provides a direct communication channel between banks and customers. Bank Syariah Indonesia (BSI) can respond to questions, complaints and input from customers quickly and effectively through this platform. (Latifah 2023). Responsive and personal interactions can increase customer satisfaction and strengthen their relationship with the Bank.
4. Promoting New Products and Services. Through social media promotion, Bank Syariah Indonesia can promote products and services effectively. Interesting content such as videos, infographics, and blog posts can help explain the benefits of the product or service to the audience. Promotions carried out with the right strategy can attract new customers and encourage loyalty to existing customers.
5. Market Analysis and Monitoring. Social media provides valuable data and analysis on customer behavior and preferences. Bank Syariah Indonesia (BSI) can utilize this data to understand customer needs, market trends, and measure the effectiveness of their marketing promotions. This information can be used to optimize marketing strategies and improve the brand image of Bank Syariah Indonesia (BSI) (Vanni and Nadan 2023).
6. Enhancing Humanist Image. By sharing success stories, social initiatives, and philanthropic activities, Bank Syariah Indonesia (BSI) can show their humanist side. This not only helps to improve the bank's positive image in the eyes of the public but also shows their commitment to humanitarian values and social welfare.
7. Strengthening Community Relationships. Through social media, Bank Syariah Indonesia (BSI) can participate in community discussions and support various local initiatives. This

helps strengthen relationships with the community and shows that the bank cares about issues that are relevant to the community.

8. Educating the Public about Islamic Banking. Social media is an effective platform to educate the public about the principles of Islamic finance and its benefits. By providing educational content such as articles, videos, and webinars, Bank Syariah Indonesia (BSI) can increase public understanding of Bank Syariah Indonesia (BSI) and attract their interest in using Islamic products and services.(Putra et al. 2024).

CONCLUSION

This study shows that the use of social media as a marketing strategy by Bank Syariah Indonesia (BSI) has proven effective in improving brand image. Through strategies involving education and information, direct interaction with customers, social promotion and CSR, and the use of customer testimonials and reviews, BSI has succeeded in building strong relationships with the community and strengthening their positive image. Factors such as content quality, consistency, active interaction, use of influencers, and performance analysis also influence the effectiveness of this marketing strategy. The positive impacts generated include increased brand awareness, stronger reputation and trust, and deeper engagement with the community. This study is expected to be a reference for other Islamic banks in implementing digital marketing strategies to achieve similar success. Further development is expected to explore the use of new technologies such as augmented reality and virtual reality to improve interaction and experience on social media.

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